

Information to identify the case:

Debtor 1

Donald Piercey

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4841

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-32508-MBK**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald Piercey

11/2/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Donald Piercey
Debtor

Case No. 19-32508-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 02, 2022

User: admin
Form ID: 3180W

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2022:

Recip ID	Recipient Name and Address
db	+ Donald Piercey, 51 Bateman Way, Hillsborough, NJ 08844-8107
518598200	+ Elements Financial Fcu, Po Box 7123, Indianapolis, IN 46207-7123
518598206	+ Melissa Piercey, 51 Bateman Way, Hillsborough, NJ 08844-8107
518598218	+ NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136, Trenton, NJ 08601-0136
518598209	New Jersey Department of Labor Workforce, LWD Benefit Control, PO Box 650, Trenton, NJ 08646-0650
518598227	+ Xiomara Piercey, 51 Bateman Way, Hillsborough, NJ 08844-8107

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 02 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 02 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518598196	EDI: WFFC.COM	Nov 03 2022 00:38:00	American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
518598195	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 02 2022 20:40:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518746544	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 02 2022 20:40:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518598197	+ EDI: CAPITALONE.COM	Nov 03 2022 00:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518649984	+ EDI: AIS.COM	Nov 03 2022 00:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518671776	Email/PDF: bncnotices@becket-lee.com	Nov 02 2022 20:45:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518598198	+ EDI: WFNNB.COM	Nov 03 2022 00:38:00	Comenity Bank/Westgate, Attn: Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
518598199	+ EDI: WFNNB.COM	Nov 03 2022 00:38:00	Comenity Bank/Westgate, Po Box 182789, Columbus, OH 43218-2789
518598201	EDI: IRS.COM	Nov 03 2022 00:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518598203	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 02 2022 20:39:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
518598202	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 02 2022 20:39:00	Kohls/Capital One, Kohls Card Support/Bankruptcy, Po Box 3120, Milwaukee, WI 53201-3120

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518696247	Email/PDF: resurgentbknofications@resurgent.com	Nov 02 2022 20:45:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518598204	+ EDI: LENDNGCLUB	Nov 03 2022 00:38:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
518598205	+ EDI: LENDNGCLUB	Nov 03 2022 00:38:00	LendingClub, 595 Market Street, San Francisco, CA 94105-2807
518598207	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 02 2022 20:39:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518598208	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 02 2022 20:39:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518674327	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 02 2022 20:39:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
518641967	+ Email/Text: RASEBN@raslg.com	Nov 02 2022 20:39:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
518598210	Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 02 2022 20:39:00	Nissan Motor Acceptance Corp., Managing Agent, PO Box660360, Dallas, TX 75266-0360
518598213	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 02 2022 20:39:00	Nissan Motor Acceptance Corp/Infiniti, Pob 660366, Dallas, TX 75266-0366
518598211	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 02 2022 20:39:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518691015	EDI: Q3G.COM	Nov 03 2022 00:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518598217	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 02 2022 20:39:00	NJ Division of Taxation, 50 Barracks Street, PO Box 269, Trenton, NJ 08695
518598219	EDI: RMSC.COM	Nov 03 2022 00:38:00	Synchrony Bank, P.O. Box 965003, Orlando, FL 32896-5003
518600880	+ EDI: RMSC.COM	Nov 03 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518598220	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 02 2022 20:40:00	Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52409-8026
518642993	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 02 2022 20:39:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518598222	Email/Text: bknotice@upgrade.com	Nov 02 2022 20:39:00	Upgrade, Inc., 275 Battery St Fl 23, San Francisco, CA 94111
518598221	Email/Text: bknotice@upgrade.com	Nov 02 2022 20:39:00	Upgrade, Inc., 275 Battery Street, 23rd Floor, San Francisco, CA 94111
518598223	+ EDI: LCIUPSTART	Nov 03 2022 00:38:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
518598224	+ EDI: LCIUPSTART	Nov 03 2022 00:38:00	Upstart, Po Box 61203, Palo Alto, CA 94306-6203
518697117	+ EDI: AIS.COM	Nov 03 2022 00:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518658107	+ EDI: WFFC2	Nov 03 2022 00:38:00	Wells Fargo Bank, N.A., Attn: Default Document Processing, POB 1629, Minneapolis, MN 55440-1629
518598225	+ EDI: WFFC.COM	Nov 03 2022 00:38:00	Wells Fargo Home Mor, 8480 Stagecoach Cir, Frederick, MD 21701-4747
518598226	EDI: WFFC2	Nov 03 2022 00:38:00	Wells Fargo Home Mortgage, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob

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10335, Des Moines, IA 50306

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518598214	*+	Nissan Motor Acceptance Corp/Infiniti, Pob 660366, Dallas, TX 75266-0366
518598212	*+	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518598215	*+	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518598216	*+	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com kimwilson@raslg.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William S. Wolfson	on behalf of Debtor Donald Piercey wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net

TOTAL: 8